



# CENTRALINA

## REGIONAL COUNCIL

### Introduction

Centralina Regional Council is seeking broad public input for a major proposal to the U.S. Department of Housing and Urban Development (HUD). Centralina's proposal for the FY24 Pathways to Removing Obstacles to Housing (PRO Housing) funding opportunity would invest \$5,500,000 to help communities in the region overcome barriers to affordable housing and increase the production and preservation of affordable housing.

This document is an initial draft of Centralina's PRO Housing proposal. The proposal is published for review and comment by stakeholders and the public. Additionally, this proposal will be the topic at a public hearing on **Thursday, October 10, 2024, at 4:00 PM, at the Centralina Regional Council, located at 10735 David Taylor Drive, Suite 250, Charlotte, NC 28262, ground level Resource 4 conference room.** The public hearing will be hybrid in nature with options to attend in person at Centralina's office or [via Zoom by using this link](#) (Meeting ID: 886 2341 3635/Passcode: 286634). Anyone needing special modifications when attending this meeting, has non-English-speaking needs and/or if this information is needed in an alternative format because of a disability, please contact Zsuzsi Kadar at (704) 688-7033 or [zkadar@centralina.org](mailto:zkadar@centralina.org). We request at least 72 hours' notice prior to the meeting to make the appropriate arrangements.

Comments about the proposal can be mailed to Centralina Regional Council, 10735 David Taylor Drive, Suite 250, Charlotte, NC 28262, Attn: Zsuzsi Kadar; or [emailed](mailto:zkadar@centralina.org) to [zkadar@centralina.org](mailto:zkadar@centralina.org). All comments must be received by Sunday, October 13, 2024, at 5:00 pm, to be considered in advance of the PRO Housing grant application submission. The final draft of Centralina's proposal to HUD will describe and incorporate input gathered during the public review and input process.

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## Exhibit A: Executive Summary

The Pathways to Reducing Obstacles to Housing (PRO Housing) program will fund activities that support local “Housing Forward” approaches to reducing barriers to affordable housing and increasing housing supply. Centralina is targeting this program for support because it presents an important and timely opportunity to complement our existing work with CDBG Entitlement and CDBG State recipient communities with planning activities. In other words, Centralina intends to use PRO Housing funding to inform, improve and accelerate strategies our member governments are implementing to address the specific affordable housing barriers in their communities. Through the PRO Housing funding opportunity, Centralina seeks to complement existing efforts to expand affordable housing activities in individual communities by strategically addressing barriers at a regional scale.

With this proposal, Centralina targets three key barriers for removal:

1. **Capacity:** A lack of regional/local capacity and an underdeveloped affordable housing ecosystem,
2. **Regulation:** Restrictive legal and regulatory frameworks that limit local control, supply and financing of affordable housing and
3. **Education:** Inconsistent awareness and understanding of regional/local affordable housing challenges and policy, practice and finance solutions.

To address these barriers, Centralina proposes the following activities over a 6-year project period.

- To address the *capacity barrier*, Centralina will develop a robust regional community of practice, including establishing a peer learning and capacity building network of local governments, affordable housing providers, non-profits, developers, fair housing advocates, tenants’ associations, financial partners and others.
- To address *regulation and education barriers*, Centralina will craft affordable housing policy, practice and finance innovations for our regional and state context. These activities will include working to develop affordable housing education and awareness modules; “innovation playbooks” for specific affordable housing policy; practice and finance approaches that address the nuances of our four regional place-types: urban, mixed urban, mixed rural and rural. These “how to” guides will help support local governments and partners in the application of new innovations and ultimately the removal or reduction of their local barriers to affordable housing production.
- To address *capacity, regulation and education barriers*, Centralina will work with local governments and partners to pilot these policy, practice and finance innovations. Pilot projects will be used to update/refine and evaluate the playbooks and education modules based on the experience of the pilot partners. Following the pilot, Centralina will finalize and disseminate playbooks and modules to a broader regional audience.

Through these activities, Centralina intends not only to increase the supply of affordable housing in the region and lower housing costs, but also to solve for equity. The proposed project is designed to generate permanent, long-term changes in access to wealth building and homeownership.

## **Exhibit B: Threshold Requirements and Other Submission Requirements**

### ***Threshold Eligibility Requirements***

1. Resolution of Civil Rights Matters: There are no outstanding civil rights matters to be addressed by Centralina Regional Council (Applicant).
  - a. The Applicant has never faced charges from HUD or its substantial state or local equivalent fair housing agency concerning a systemic violation of a substantially equivalent state or local fair housing law proscribing discrimination because of race, color, religion, sex (including sexual orientation and gender identity), national origin, disability or familial status.
  - b. The Applicant has never been a defendant in a Fair Housing Act lawsuit filed by the United States alleging a pattern or practice of discrimination or denial of rights to a group of persons raising an issue of general public importance under 42 U.S.C. § 3614(a).
  - c. The Applicant has never been a defendant in any other lawsuit filed or joined by the Department of Justice, or in which the Department of Justice has intervened, or filed an amicus brief or statement of interest, alleging a pattern or practice or systemic violation of Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974, the Americans with Disabilities Act, Violence Against Women Act, or a claim under the False Claims Act related to fair housing, non-discrimination, or civil rights generally including an alleged failure to affirmatively further fair housing.
  - d. The Applicant has never received a letter of findings identifying systemic non-compliance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974; the Violence Against Women Act; or the Americans with Disabilities Act.
  - e. Finally, the Applicant has never been the receipt of a cause determination from a substantially equivalent state or local fair housing agency concerning a systemic violation of provisions of a state or local law prohibiting discrimination in housing based on sexual orientation, gender identity, or lawful source of income.

### 2. Timely Submission of Applications

This application has been submitted in advance of the application deadline at 11:59:59 PM Eastern time on October 15, 2024.

### 3. Eligible Applicant

The Applicant is eligible for an award from the Pathways to Removing Obstacles to Housing (PRO Housing) as a Multijurisdictional Entity. As an independent, public organization established in 1968 as a Regional Council pursuant to the General Statutes of North Carolina, Chapter 106A, Article 20, Parts 1 and 2. Centralina Regional Council, previously known as Centralina Council of Governments, is a multijurisdictional entity serving 68 local governments representing rural villages, towns, cities, and counties across a 9-county Greater Charlotte region of North Carolina. The mission of Centralina Regional Council is to lead regional collaboration and spark local action to expand opportunity and improve quality of life. The attached Charter Resolution revised and restated as of July 1989 provides a listing of the members of the Council at the time; subsequently Centralina has gained other local government members who have joined the organization pursuant to

the process outlined in the organization's by-laws and the full listing of current partners is available at this link: [About - Centralina Regional Council](#). Member local governments have a seat on the governance board of the organization.

#### 4. Number of Applications

This proposal is the only one submitted by Centralina Regional Council.

### ***Other Program-specific Requirements***

#### 5. Limited English Proficiency (LEP)

For all activities related to this funding opportunity, Centralina has and will continue to ensure that information regarding the planning process and this application is available to LEP populations. Centralina has access to [linguisticainternational.com](http://linguisticainternational.com) for live, on-demand use.

#### 6. Physical Accessibility

As required by the PRO Housing Notice of Funding Opportunity, in-person meetings related to the grant application were held at a facility that is physically accessible to persons with disabilities. In-person meetings, including the public hearing about this proposal, were held at Centralina's headquarters at 10735 David Taylor Drive, Suite 250, in Charlotte, which provides all required accommodations for persons with disabilities. Centralina will continue to ensure accessibility for meeting attendees and project participants in all notices of and communications during all training sessions and public meetings. Centralina will ensure that accommodations are provided in a manner that is effective for persons with hearing, visual, and other communication-related disabilities or provide other means of accommodation for persons with disabilities consistent with section 504 of the Rehabilitation Act of 1973 and HUD's section 504 regulations. Anyone needing special modifications, has non-English-speaking needs and/or if this information is needed in an alternative format because of a disability, please contact Zsuzsi Kadar at (704) 688-7033 or [zkadar@centralina.org](mailto:zkadar@centralina.org). We request at least 72 hours' notice prior to the meeting to make the appropriate arrangements.

#### 7. Environmental review

Centralina Regional Council, its project partners and their contractors will not acquire, rehabilitate, convert, lease, repair, dispose of, demolish, or construct property for a project under this NOFO, or commit or expend HUD or non-HUD funds for such activities under this NOFO, until the responsible entity has completed the environmental review procedures required by 24 CFR part 58 and the environmental certification and Request for Release of Funds (RROF) have been approved or HUD has performed an environmental review under 24 CFR part 50 and the recipient has received HUD approval of the project.

## **Exhibit C: Need**

**Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved laws and regulations.**

Established in 1968, Centralina was created to serve the needs of the Greater Charlotte Region through area-wide planning. Today our mission is to lead regional collaboration and spark local action to expand opportunity and improve quality of life. Centralina offers a neutral platform where local governments can collaborate to address regional issues and strengthen our competitive advantage on the national and international stage. We focus on integrated policy, planning and service solutions across a set of issues that are vital to our region's prosperity including: land use and transportation, economic development, natural resources and resilience, workforce development, aging and health. Our approach is rooted in the mutually reinforcing principles of innovation, connection, collaboration, service and equity.

Within our Planning and Placemaking focus area, Centralina has record of making meaningful progress in its collaborations with member communities and a demonstrated commitment to providing the leadership, program capacity and strategic focus to help communities develop a vision for the future and a path to achieve it. Through partnerships with local governments and at the regional level, Centralina has worked specifically to help communities and stakeholders overcome local barriers to facilitate the increase of affordable housing production and preservation. Below is a description of those barriers.

### ***Progress and Commitment: Regional Housing Engagement***

**Regional Housing Manager Outreach:** On December 14, 2022, Centralina convened a group of regional housing managers to discuss housing engagement, share key data points on current state of housing in the region, prompt discussion on housing opportunities and challenges and gain insights on opportunities for regional collaboration on housing issues in the years ahead. The meeting was attended by 32 participants representing 15 communities across the region, indicating a high level of interest. The meeting explored key themes related to the housing shortage and affordability challenges in the region:

1. Housing production is not keeping pace with household growth
2. Cost of housing is rising – rental and homeownership
3. Households' region-wide are cost-burdened
4. Affordability challenge is migrating, creating a regional issue
5. Other factors compounding affordability challenges, including low-wage job growth and inflation/increasing costs in other core household expenditure categories

The gathering proved beneficial to launching a regional discussion about affordable housing collaboration.

**Local Government Education with Centralina Learns:** As a council of governments, Centralina provides critical services and support to communities across the region, helping local staff stay abreast of new developments in the field and take advantage of unique opportunities. Amid the

challenges facing local planners, zoning officials and administrators throughout FY23, Centralina created Centralina Learns to ensure local staff had the information they needed about “cutting edge” planning and administration topics, delivered in easily accessible formats to fit their increasingly busy schedules and continuously adapting communities.

One of the Centralina Learns sessions was titled “Affordable Housing: What is it? Who needs it? What can be done?” Panelists Dr. Yongqiang Chu, Director of the Childress Klein Center for Real Estate at UNC Charlotte and Sarah Odio, Assistant Director of the Development Finance Initiative at UNC’s School of Government, joined Christina Danis, Centralina’s Director of Community and Economic Development, to share insights and identify opportunities for addressing the affordable housing crisis and the missing middle.

### ***Progress and Commitment: Local Housing Engagement***

In addition to regional leadership activities, Centralina has also worked with individual PRO Housing priority geography communities to address affordable housing within their own community context.

#### **Statesville THRIVES: An Affordable Housing Forum**

According to the American Community Survey’s five-year estimates, the population in the community of Statesville increased by 8% between 2016 and 2021. Moreover, monthly housing costs have increased by 13.5% over the same five-year-year timespan. The U.S. Department of Housing and Urban Development’s Housing Affordability Strategy data estimated that in 2022, 33% of households in Statesville had at least one of four housing problems: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room and were considered housing cost burdened. In fact, 32.5% of total households in Statesville were considered housing cost-burdened last year, meaning they spend more than 30% of their annual household income to remain in their home. Statesville is the seat of government in Iredell County, a priority geography for the PRO Housing program.

After hearing first-hand from Statesville residents who experience housing issues, Darbah Skaf, CEO of Statesville Housing Authority (SHA) and its nonprofit affiliate, Iredell/Statesville Community Enrichment Corporation (ISCEC) began brainstorming ideas for an event that could gather community members and service providers to address these issues. With collaboration among SHA, ISCEC, the City of Statesville and Centralina Regional Council, Darbah’s ideas were brought to life in the form of Statesville Thrives on June 29th, 2023.

Centralina worked with stakeholders to organize a community affordable housing forum that aimed to both educate and connect with residents about how they can work together to support a thriving community. The goal of this event was to create actionable items community members can implement individually and collectively to enhance the quality of life of all Statesville residents. Ideally, these action items would be easy to replicate for other communities in the region and beyond. The planning process included assessing community needs and challenges regarding availability, adequacy and accessibility of local housing. The organizations were then able to develop a comprehensive agenda for the event that involved local experts thought leadership and time for collaborative brainstorming and communal reflection.

The Statesville Thrives event was attended by over 75 local leaders who provided critical and insightful feedback and suggestions to improve housing in the community. Darbah Skaf signified the importance of the event, stating that, “As housing providers for people of low to moderate income, it is apparent we can no longer separate these issues of affordable community and social development. The starting poverty rate, the low income 66% and the need for enhanced services are interrelated and cannot be addressed with one common solution.”

Participants kicked off the day with an educational component – a housing and community development session with Sarah Odio from UNC School of Government Development Finance Initiative. This session was uniquely tailored to Statesville housing needs and urged Statesville to focus on the key elements associated with housing affordability: availability, adequacy and accessibility.

Following the community development session, Matthew Pierce, Assistant to the City Manager with the City of Statesville facilitated a peer-to-peer learning panel and a housing authority spotlight, which consisted of local communities of similar size and housing needs, including representatives from Hickory, Mooresville and Winston-Salem. Bruce Johnson, SHA Board Chairman, discussed the importance of housing authorities, stating “When we talk about housing, we’re talking about people. We’re talking about quality of life. We have to ensure that we’re also providing the right avenues and safe environments for our children and youth to grow and express themselves in the community.” Kevin Cheshire, Housing Authority of Winston-Salem’s Executive Director, expanded upon the need by clarifying the role of housing authorities. “Our primary mission is to catch people before they hit rock bottom” he said. “We have been successful in this regard, but where we have fallen short is creating pathways for individuals to bounce back and improve their situations. Our goal is to not only preserve individuals’ well-being but also to help them grow and achieve self-sufficiency.”

Centralina then led an interactive session followed by an action-challenge report out. Attendees broke off into groups led by Centralina staff to discuss how to support a community that thrives. Each letter of THRIVES represents a prompt: Technology access, Housing mechanisms, Regionalism, Infrastructure equity, Vibrant communities, Engagement & education and Sustaining partnerships. Each group discussed varying action challenges, such as who are the responsible entities, what specific activities should be carried out, necessary resources for success, when it is achievable and why it is important. Partners of the event stressed the importance of collaborative solutions in order to resolve ongoing housing affordability challenges.

After the event concluded, Centralina developed a final report reflecting on the event and how the community can move forward. The report includes a detailed agenda, event materials, key takeaways from each event session, an overview of actionable steps community members can take both collectively and individually and quotes and event feedback from participants. Noteworthy feedback aligned on the importance of collaboration across sectors and that future events should extend beyond housing to discuss interconnected issues such as transportation and homelessness.

Overall, the majority of participants indicated that the event was educational and beneficial, and they would recommend this event to colleagues in other communities. Most participants stated that they know what actionable steps they can take to further a prosperous Statesville and that they are



now increasingly more aware of the services offered by different providers and where different stakeholders come to play. The collective solutions proposed at the event do more than solve immediate challenges; they pave the way for a future where equitable access to technology and safe, affordable housing are the cornerstones of our community. It is crucial to acknowledge that the responsibility for the required response lies on the shoulders of local officials, community members, and city, county, state and federal authorities. Centralina firmly believes that creating lasting change requires the active involvement of multiple parties to foster a collaborative and holistic response.

#### Mooreville Comprehensive Housing Strategy

From February 2015 to September 2016, Centralina assisted the Town of Mooreville to develop a community Comprehensive Housing Strategy. This three-phase project provided a framework for meeting the housing needs of those living in Mooreville at the time as well as the residents who would be needed to continue growing the Town's economic vitality in the future. Centralina staff compiled and analyzed demographic and development data to identify suitable locations for future housing development and anticipate potential gaps and barriers to meeting projected market demand. Centralina also facilitated extensive public engagement to inform development of the Comprehensive Housing Strategy, collecting input and feedback from nearly 600 residents. The project was summarized in a final report delivered to the Town, which contained actionable recommendations to allow Mooreville to immediately implement the strategy and demonstrate proactive leadership within the region related to housing.

#### North Mecklenburg County Housing Preservation Initiative

Under a federal appropriation in 2022 to support housing affordability in Mecklenburg County, Centralina is currently partnering with local governments, housing nonprofits and homeowners in northern Mecklenburg County to address affordable housing preservation for low- and moderate-income (LMI) elderly, veteran and disabled homeowners. This initiative serves the PRO Housing priority geography of Town of Davidson as well as Town of Cornelius, Town of Huntersville and Mecklenburg County

Centralina is approaching this complex issue through two phased, complementary activities: a Housing Preservation Program System Evaluation and the implementation of critical home repair projects for up to 15 LMI elderly, veteran or disabled homeowners in the project area. For Phase 1, Centralina staff is undertaking a Housing Preservation Program System Evaluation to analyze the existing publicly funded housing support programs being offered to the project's target audiences. Once completed, the analysis will review the extent to which these programs are utilized, identify barriers to program participation and develop recommendations for enhanced program outreach and education.

In Phase 2, Centralina will administer and oversee the rehabilitation of up to 15 homes for qualified LMI elderly, veteran and disabled homeowners in North Mecklenburg municipalities and unincorporated areas of the county. Administration of Phase 2 activities will be modeled on similar programs funded by federal Community Development Block Grants (CDBG), HOME and State of North Carolina programs to ensure efficiency and transparency.

## ***Progress and Commitment: Improved Laws, Regulations, or Local Land Use Policies***

Centralina is a facilitator of land use planning processes and technical studies that support local decision makers in improving laws and regulations to overcome barriers to affordable housing production and preservation. Centralina ultimately can't take the action, but through our robust processes, technical analysis and recommendations development we are helping to support an environment where those decisions can occur.

### Belmont Land Development Code Review

Just prior to starting a future land use and planning process, the PRO Housing priority geography Belmont requested that Centralina perform a review of their Land Development Code (LDC) to identify existing requirements that prohibit or impact the development of “missing middle” housing forms for inclusion into the housing section of their community plan. The comprehensive land use planning process for Belmont is currently underway.

The LDC study revealed the following barriers to housing choices within the code:

- **Zoning Districts:** Zoning assigns different types of land uses to specific areas within the community. Through zoning, only certain types of activities or buildings are allowed within a given zone. This is meant to help promote and protect specific types of community character in different neighborhoods across the city.
- **Building Types:** The Building Types chapter includes profiles for seven different types of buildings that can be found within the community. Each profile includes design requirements and characteristics for that building type to help promote consistent architectural and visual standards across all buildings in the community.
- **Permitted Uses:** Each zoning district and each building type within the LDC have permitted uses, or types of activities, that are allowed to occur on a piece of property based on the assigned zoning district and building type. These uses are defined in Chapter 2, along with other definitions relevant to the LDC. Permitted uses help ensure the building design and surrounding neighborhood and amenities are compatible with the way a piece of property is being used.

In addition to Centralina's review of the LDC, Housing Choices Working Group shared feedback on the barriers they have observed or experienced in the community as it relates to expanding housing choices. While Centralina's review was focused specifically on code-based barriers, the working group was not restricted in the barriers or hurdles they could identify. The most significant challenges identified by the working group related to local attitudes around “missing middle” and higher density housing, and the members expressed that building buy-in among community members and educating the community about potential solutions would be critical to the success of any efforts to expand housing choices.

Taking into consideration the findings of the LDC review and the Housing Choices Working Group, Centralina ultimately proposed a set recommended changes to allow the LDC to better support housing choice in Belmont. For example:

- Clarify and revise the definitions in Chapter 2 (Permitted Uses) to be more supportive of “missing middle” housing types. Update the existing definition of multifamily to apply to developments with five or more attached or detached dwelling units on a lot instead of three or more. This change will allow the existing detached house building type to be used to its full potential for “missing middle” housing types and streamline the approval process for duplexes, triplexes and quadruplexes. Updating the language from “attached” to “attached or detached” will also allow cottage court-style buildings.
- Amend Chapter 4 (Building Types) to include additional “missing middle” building types found to be compatible with Belmont’s existing community character.
- Amend Chapter 5 (Zoning Districts) to revise the building types that are permitted by-right and conditionally within Belmont’s zoning districts to ensure the LDC reflects and enables the community’s vision for the City’s future.

The PRO Housing funding opportunity provides a platform for other communities to undertake a similar code review, identify specific code-related barriers to affordable housing innovation and create solutions that unleash new production and preservation opportunities.

### *Acute Need for Affordable Housing*

The acute need for affordable housing exists throughout the nine counties Centralina serves, as evidenced by the PRO Housing mapping tool and list of priority geographies. Centralina’s service area, which is roughly the Charlotte-Concord-Gastonia Metropolitan Statistical Area (MSA), includes 26 PRO Housing priority geographies. The majority of those geographies, 24 of them, are struggling with affordable housing not keeping pace with the population. In the other two places, HUD has determined that there is insufficient affordable housing.

- Affordable Housing Not Keeping Pace: Ansonville, Badin, Belmont, Cleveland, Cramerton, Davidson, East Spencer, Faith, Harmony, Iredell County, Kannapolis, Landis, Love Valley, Lowell, McAdenville, Mooresville, Morven, New London, Oakboro, Pineville, Spencer, Stanley, Troutman, and Wingate.
- Insufficient Affordable Housing: Marvin and Weddington.

The Childress Klein Center for Real Estate at the University of North Carolina Charlotte releases an Annual State of Housing in Charlotte Report. The report is critical and applicable research that seeks to provide a comprehensive, data-driven analysis of the state of housing in Charlotte and the surrounding area. The report draws from seven primary data sources and focuses on Mecklenburg County and surrounding counties: Cabarrus, Gaston, Iredell, Lincoln, and Union in North Carolina, and Lancaster and York in South Carolina. The most recent report for 2023 contained key findings relevant to this proposal:

- The affordability of middle-income housing is a significant challenge for the region. For the Charlotte-Mecklenburg Region, 100% of Area Median Income is \$106,000 for a family of four and \$74,200 for single person households. In 2023, Only 2.5% of houses were sold for under \$150,000 and only about 22% of houses were sold for under \$300,000. It would take a family income of \$152,000 to afford a median house price. There is an acute need

for housing affordable to households with incomes below 100 percent of the area median income.

- The report provides granular data to demonstrate how the region’s population growth has impacted housing availability and affordability. From 2014 to 2022, the number of housing units increased by 211,426 units, from 973,099 to 1,184,525 units. In the same period, the number of households increased by 266,180, resulting in a housing shortage of 14,754 housing units over those nine years. The housing market in the Charlotte region is seeing an addition of 80-100 new households daily, driving the demand for housing up and the number of available units down, thus creating an extreme need for more housing options across the region.
- The demand outpacing supply, coupled with rising interest rates, have contributed to high costs for housing and rent throughout the region. The report predicts, “Home prices and rents will not moderate until the region begins to produce more housing units.”
- The report highlights an interesting change regarding household size. From 2014 to 2019, the average household size in the region was steady at approximately 2.66 people per household. In the 2023 report, average household size decreased to 2.5.

## **What key barriers still exist and need to be addressed to produce and preserve more affordable housing?**

### ***Barriers to Affordable Housing Production and Preservation in the Centralina Region***

1. **Capacity.** Lack of regional/local capacity and an underdeveloped affordable housing ecosystem:
  - Numerous regions and localities across North Carolina are grappling with substantial capacity challenges when it comes to addressing the pressing need for affordable housing. These areas lack the essential institutional knowledge, resources, and experience required to effectively plan, finance, and execute affordable housing projects. This inadequacy extends to shortages in staffing, technical expertise, and funding at the municipal and county levels, making it exceedingly challenging for these regions to keep pace with the increasing demand for housing.
  - The ecosystem of affordable housing, which involves developers, financiers, and non-profit organizations, is frequently characterized by a lack of development and fragmentation. This results in significant challenges when it comes to forming partnerships, securing funding, and implementing large-scale affordable housing initiatives. Furthermore, the lack of collaboration among stakeholders complicates the efforts to construct and maintain affordable housing at the regional level.
2. **Regulation.** Restrictive legal and regulatory frameworks that limit local control, supply and financing of affordable housing:
  - State laws in North Carolina constrain local governments' ability to implement initiatives such as rent control and inclusionary zoning. These initiatives would mandate developers

to include affordable housing units in their new construction projects. These limitations diminish the capacity of local authorities to adequately regulate the availability of affordable housing and preserve housing affordability.

- These frameworks have created a gap in affordable housing finance and funding in North Carolina. Because of limitations imposed at the state level, city and county officials have limited tools available to them to address housing scarcity. The problem is worsened by restrictive and exclusionary zoning limits on the type, size and amount of housing allowed.

3. **Education.** Inconsistent awareness and understanding of regional affordable housing challenges and policy, practice and finance solutions:

- There exists a prevalent lack of comprehension or awareness regarding the concept of affordable housing needs. This category of housing is tailored to accommodate individuals with moderate incomes, such as educators, emergency responders, healthcare professionals, and retail workers – individuals who hold indispensable roles in local community services and economies.
- As a result, community members, local employers, and public officials may lack a full grasp of or involvement in the planning process for affordable housing initiatives. Introducing educational and awareness campaigns could effectively emphasize the economic and social advantages of affordable housing
- In addition, employers, particularly in industries such as education, healthcare, and hospitality, may lack a comprehensive understanding of the correlation between housing affordability and employee retention. In the absence of employer advocacy for increased provision of affordable housing, local governments may not be sufficiently motivated to address housing shortages for essential workers.
- Local authorities and urban planners might not possess a complete understanding of the advantages of tackling this barrier via the implementation of ADU's, Tiny Homes and manufactured housing that incorporates the latest HUD funding and regulations ensuring top-notch construction standards. This lack of awareness can lead to the implementation of restrictive zoning or land-use policies that confine the placement of innovative housing solutions. By enlightening local policymakers and stakeholders about the potential of ADU's, Tiny Homes, and manufactured housing improvements to offer innovative affordable housing options, there is a possibility of fostering more accommodating regulations and enhancing their local affordable housing toolkit.

## **Exhibit D: Soundness of Approach**

### **What is your vision?**

#### Centralina Housing Innovation Collaborative (CHIC) Program

The Centralina Housing Innovation Collaborative (CHIC) Program Approach will reduce the three primary barriers to affordable housing described above by:

- Developing a robust regional community of practice to build capacity: Establish a peer learning and capacity building network of local governments, affordable housing providers, non-profits, developers, fair housing advocates, tenants' associations, financial partners and others to build capacity and explore innovations in affordable housing policy,

practice and finance. Centralina will form and engage this network to support the exchange of ideas and inform the development of the tasks and deliverables proposed under the grant. (**Barrier: Capacity**)

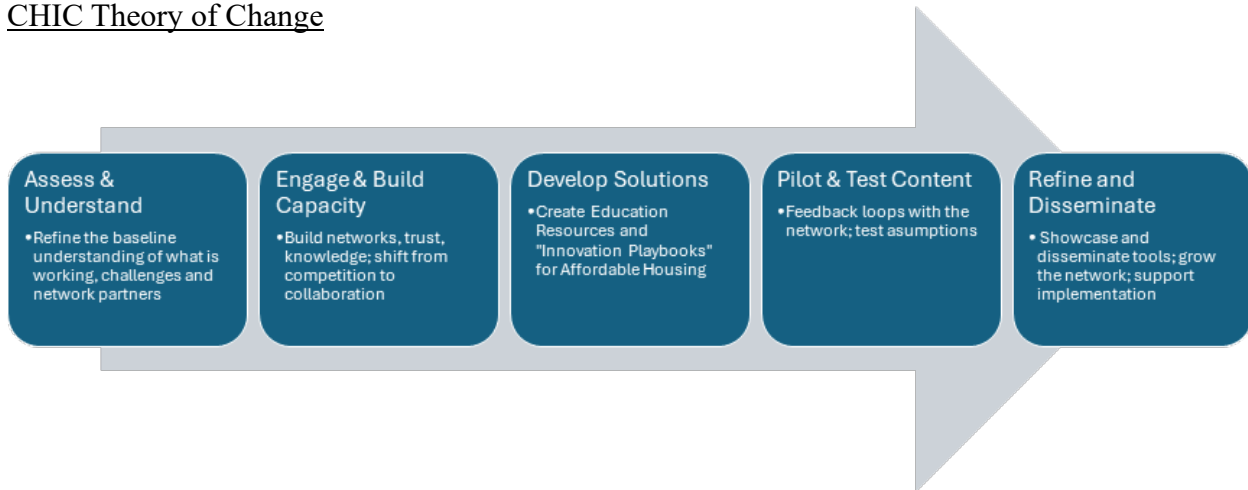
- **Crafting Affordable Housing Policy, Practice and Finance Innovations for our Regional and State Context:** Develop and adapt planning, zoning, financing and education models to increase the supply of affordable housing by addressing regulation and education barriers. By engaging the CHIC network and community of practice, Centralina will develop: (1) affordable housing education and awareness modules; (2) four “innovation playbooks” components for specific affordable housing policy, practice and finance approaches deemed most ripe for our region (See below). Resources will address the nuances of our four regional place-types: urban, mixed urban, mixed rural and rural. Playbook components will include as applicable: model plan and code language; templates for legal documents and program frameworks; financing and grant options for implementation; education/communication materials to support adoption. These playbook components or “how to” guides will help support local governments and partners in the application of new innovations and ultimately the removal or reduction of their local barriers to affordable housing production. (**Barrier: Regulation & Education**)
- **Piloting Policy, Practice and Finance Innovations with Local Governments & Partners:** Collaborate with a set of local governments and their non-profit partners to pilot and test the CHIC playbook and education resources in their communities. Work collaboratively across a peer-learning cohort to share progress and report out to larger CHIC network. Utilize the pilot to update/refine and evaluate the playbook components and education modules based on the experience of the pilot partners. Following the pilot, Centralina will finalize and disseminate to a broader regional audience. (**Barrier: Capacity, Regulation and Education**)

#### Regional Affordable Housing Policy, Practice and Finance Innovations

The proposed project aims to accelerate the adaptation of known affordable housing solutions for the North Carolina legal and regulatory framework and the context of the rapidly growing Greater Charlotte region. Playbook innovations that are ripe for adaptation and application in our region include the following components:

- a. Regulatory Reform: supporting local governments in zoning and planning model language and process/procedure reform to enable different types of affordable housing production.
- b. Creative Finance: supporting local governments that have demonstrated an interest in developing Housing Trust Funds, ballot initiatives housing bonds and other mechanisms.
- c. Affordable Accessory Dwelling Unit (ADU) Incentive Program: sharing programmatic approaches and legal frameworks for to secure ADU on single-family lots as affordable rental units via a bonus, incentive or other managed program.
- d. Manufactured Housing: providing a roadmap for how to leverage new changes to HUD and FHA rules on manufactured housing development and financing.

## CHIC Theory of Change



Centralina proposes the following activities to put the CHIC Theory of Change into action.

### **Task 1: Project Initiation & Existing Conditions Assessment**

*Subtasks required by HUD*

1. Complete HUD PRO Housing Grant Award contracting and required system set up.
2. Complete procurement and contracting for consultants and subcontractors.
3. Develop communications and stakeholder engagement plan for the CHIC program, including stakeholder mapping and strategy for engaging Limited English Proficiency (LEP) and Low- to Middle-Income (LMI) stakeholders.
4. Identify and map regional affordable housing stakeholders for network development, including an emphasis on rural and mixed rural community partners and LEP/LMI focused Non-Governmental Organizations and Community Based Organizations.
5. Create program webpage on the Centralina Regional Council website to house information, assessments, tools and resources.

*Subtasks solving for lack of regional data on the current utilization and success of structural and place-based affordable housing innovations:*

6. Develop an Inventory and Assessment of existing regional Affordable Housing Policy, Practice and Finance Innovations.
7. Deploy stakeholder engagement plan to ensure input in the program launch, activity design and partnership engagement.

### **Task 2: Regional Network & Capacity Building**

*Subtasks solving for:*

- *Lack of regional/local capacity and an underdeveloped affordable housing ecosystem,*
- *Lack of regional networks and convenings specifically on affordable housing and*
- *Lack of regional opportunities to connect decision makers, funders, developers and non-profit partners.*

1. Launch Regional - Centralina Housing Innovation Collaborative (CHIC).
2. Develop annual network engagement plan to include convening schedule, peer learning and capacity building activities and peer learning milestones to inform Task 3 activities.

3. Host regional housing summits during the grant period to facilitate peer to peer learning and share progress towards regional CHIC program goals.
4. Design and implement an annual training module for “Centralina Learns” professional development programming focusing on national and peer regions best practices.

### **Task 3: Affordable Housing Policy, Practice and Finance Innovations Development**

*Subtasks solving for:*

- *Restrictive legal and regulatory frameworks that limit local control, supply and financing of affordable housing,*
  - *Inconsistent awareness and understanding of regional affordable housing challenges and policy, practice and finance solutions,*
  - *Regional information campaign on affordable housing to support education and awareness. Modules to include content for elected and appointed officials; affordable housing 101/myth busting to combat NIMBY; education on HUD’s new policy and regulations related to manufactured homes; and other topics identified by the CHIC network.*
1. Develop 4 “playbook components” – that serve as guides to provide a roadmap for implementing housing innovations in a community: Regulatory Reform ; Creative Finance ; Affordable Accessory Dwelling Unit (ADU) Incentive Program ; Manufactured Housing.
  2. Engagement of CHIC network throughout playbook development phase

### **Task 4: Local Pilot Project Implementation**

*Subtasks solving for:*

- *Regulatory frameworks that limit local control, supply and financing of affordable housing and*
  - *Inconsistent awareness and understanding of regional affordable housing challenges and policy, practice and finance solutions.*
1. Playbook and campaign implementation through focused engagement with one pilot community for each deliverable (5 total).
  2. Support local engagement and partnership development to enhance regional capacity building efforts.
  3. Provide technical assistance and support to local partner in customize playbook templates and deliverables for each community, i.e. model inclusionary zoning language.
  4. Summarize feedback and lessons learned to support playbook refinement under Task 3.



***Budget and Timeline with Milestones***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6</b>
<b>Task 1: Project Initiation &amp; Existing Conditions Assessment</b>  <i>Budget: \$650,000</i>	Communications plan development  Inventory of current affordable housing innovations in the region	Communications plan implementation	Communications plan implementation	Communications plan implementation	Communications plan implementation	Communications plan implementation
<b>Task 2: Regional Network &amp; Capacity Building</b>  <i>Budget: \$950,000</i>	Network planning and development: convening	Network Launch  Annual Convening & Capacity Program Activities  Centralina Learns Professional Development Module	Annual Convening & Capacity Program Activities  Regional Summit  Centralina Learns Professional Development Module	Annual Convening & Capacity Program Activities  Regional Summit  Centralina Learns Professional Development Module	Annual Convening & Capacity Program Activities  Regional Summit  Centralina Learns Professional Development Module	Annual Convening & Capacity Program Activities  Regional Summit  Centralina Learns Professional Development Module
<b>Task 3: Affordable Housing Policy, Practice and Finance Innovations Development</b>  <i>Budget: \$1,950,000</i>	Inform inventory task to ensure alignment with playbook themes  Network engagement to endorse or refine playbook and education themes	Education campaign development  Playbook Component 1 development	Education campaign refinement  Playbook Component 2 & 3 Development	Education campaign dissemination  Playbook Component 4 Development  Playbook Component 1 refinement	Playbook Component 2 & 3 refinement & dissemination  Playbook Component 1 dissemination	Playbook Component 4 refinement  Playbook Components 1-4 dissemination
<b>Task 4: Local Pilot Project Implementation</b>  <i>Budget: \$1,950,000</i>		Pilot community engagement and project planning	Education pilot  Playbook 1 pilot	Playbook 2 & 3 pilot	Playbook 4 pilot	Pilot evaluation
Total Proposed Budget: \$5,500,000						

## **Exhibit E: Capacity**

### **What capacity do you and your Partner(s) have? What is your staffing plan?**

Centralina is one of 16 North Carolina Regional Councils authorized by the General Assembly of North Carolina. Regional Councils are public organizations that address regional issues and opportunities by offering a variety of planning, program management and technical services.

The organization is governed by a Board of Delegates, composed of the Council's 63 member governments who are represented by locally elected officials. The Board of Delegates is responsible for guiding Centralina's policies and goals. It meets four times a year to approve the budget, provide programmatic direction, and select officers to serve as chairman, vice-chairman, secretary, and treasurer. It also elects Delegates to serve on the Executive Board alongside elected officers. The Executive Board meets six times a year to provide greater leadership and decision making as outlined in the organization's bylaws.

The grant will be administered through a highly efficient and cost-effective operation, taking advantage of Centralina's comprehensive administrative, human resources and finance support with in-depth expertise in managing federal funds and meeting associated requirements. Centralina's office space, centrally located within the region, also boasts ample convening space, state-of-the-art technology and other essential amenities.

### ***Implementation and Management***

Centralina will lead the implementation of the proposed activities. Coalition partners will participate in working groups specific to their communities. During work plan development, Centralina will enter into a Memorandum of Agreement (MOA) with our coalition partners to define the governing structure for the project.

### ***Relevant Capacity***

Centralina has a decades-long track record of successfully managing a full range of federal funds, including block grants and other formula funding, Congressional appropriations, and competitive discretionary grants. Our FY21-22 budget totaled \$24 million dollars, of which \$21 million came from various U.S. government agencies. Centralina does not have taxing authority and supports member governments through grant funded programs and funds from local government partners. Centralina has successfully led, administered and managed the grants outlined below, including project management, financial administration, stakeholder engagement and communication with funding agencies. Centralina consistently achieves and records expected results and required deliverables, meets reporting requirements and follows applicable procurement policies for contractual work.

*2011: Housing and Urban Development (HUD), U.S Department of Transportation (DOT), Environmental Protection Agency (EPA)*

- Award amount: \$4.9 million

- Purpose: Support regional collaboration to address housing, economic and workforce development and infrastructures investments to create jobs and regional economic activity.
- Outcomes: Created a bi-state regional growth plan and implementation tools supporting sustainable growth. Developed lasting cross-sector, multi-jurisdictional partnerships, engagement tools, region-wide growth data and analysis.

*2011: U.S Department of Energy (DOE)*

- Award amount: \$500,000
- Purpose: Advance electric vehicle readiness in NC’s 4 most populous regions.
- Outcomes: Development of a statewide electric vehicle readiness plan.

*2021: U.S. Department of Commerce, Economic Development Administration (EDA)*

- Award amount: \$468,000
- Purpose: Support for strategic and disaster relief planning in nine counties.
- Outcomes: Creation of a Regional Resilience Collaborative and implementation of the region’s Comprehensive Development Strategy (CEDS).

***Staffing Plan***

**CHIC Program Lead: Community Economic Development Director, Christina Danis**

- Principle in Charge: Executive Director, Geraldine Gardner
- Communications: Communications Manager, Emily Hickock

**Regional Network & Capacity Building Lead: Deputy Executive Director, Michelle Nance**

- Team: Government Affairs & Member Engagement Administrator, Communications Coordinator, Community Economic Development Coordinator

**Affordable Housing Policy, Practice and Finance Innovations Development & Pilot Project Lead: Community Economic Development Director, Christina Danis**

- Pilot Project Coordinator: Community Economic Development Administrator
- Playbook Team: Assistant Planning Director, Planner II, Community Economic Development Coordinator
- Education & Dissemination Team: Government Affairs & Member Engagement Administrator, Communications Coordinator

***Partner and Partner Capacity***

Centralina has been in communication with several potential local government partners who have expressed interest in participating and providing leveraged support for the project. Centralina will continue outreach through the public comment period to seek out partners from large metros, mid-size cities and small towns of varying needs and typologies across the rural-urban spectrum.

***Partner, Community and Stakeholder Engagement***

Centralina has extensive experience working with and coordinating partners and stakeholders while promoting and managing community engagement to inform that work.

1. The CONNECT Beyond Regional Mobility Initiative is the first-ever coordinated transit vision for the region and focuses on enhancing regional transportation infrastructure and improving a multi-modal mobility system to increase transportation choices for all area residents and visitors. It was a large-scale, multi-partner planning project that included an investment of \$2 million in local, state and federal resources. Centralina played a crucial role in assembling partners and funding, conducting a two-year listening session in collaboration with member governments and the largest transit agency in the region to design a process that catered to various community interests. Despite the challenges presented by the pandemic, Centralina successfully engaged community leaders, elected officials, technical staff, and the general public to create a plan and recommendations that can establish a holistic and meaningful regional mobility system for the present and future while honoring community-level interests.

The initiative resulted in over 120 recommendations across five Mobility Moves: creating mobility-friendly places, expanding mobility choices, strengthening rural-to-urban connections, building a better bus network, and investing in strategic mobility corridors. The Moves serve as a blueprint for the region to develop a total mobility network. Several near-term actions have already been implemented, including a proposed regional Transportation Demand Management (TDM) program and the convening of the "Advancing the Plan" sub-committee focused on furthering and clarifying regional funding and governance conversations necessary for the full implementation of CONNECT Beyond's plan.

Throughout the project, Centralina demonstrated expertise in partnership growth and relationship management, process design and execution, project management, careful framing of issues, and the implementation of various communication tactics. Centralina's work showcased specific and significant knowledge of opportunities for enhanced coordination around regional transportation planning and deployment.

2. The CONNECT Our Future regional growth initiative, a large-scale, multi-partner initiative, was created through a \$5 million Sustainable Communities Grant from the US Department of Housing and Urban Development. Its purpose was to establish a framework for guiding and investing in the region's growth. Centralina played a significant role in managing the overall process and subawards under this grant. As a result, the region's first-ever vision for growth was created, which set in motion the need for several regional system planning and implementation activities, including a coordinated mobility vision now known as CONNECT Beyond.

Throughout the project, Centralina staff gained expertise in designing and executing effective public participation processes. They developed and deployed communication and outreach activities that were highly sensitive to local contexts across rural, suburban, and urban communities. Additionally, they relied heavily on and enhanced their skills in conducting effective land-use analysis and modeling techniques that honor communities of all sizes and interests.

3. The Comprehensive Economic Development Strategy (CEDS) is a large-scale, multi-partner initiative to create a vision and strategic implementation plan that enhances the economic prosperity and resilience of the greater Charlotte region. As an Economic Development District designated by the U.S. Department of Commerce Economic Development Administration (EDA), Centralina has received ongoing grant support since 2008 to manage the District. Centralina's primary responsibility under this grant is to develop, maintain, and implement a regional economic development strategy. The current grant is \$210,000, including a 50% local match.

In 2022, Centralina managed the planning and stakeholder engagement process to develop the District's strategic implementation plan. Additionally, Centralina collaborated with consultants on specific technical projects and provided oversight of the federal grant and the associated reporting. The plan was completed and approved by the EDA in December 2022, and implementation is currently underway. Throughout this project, Centralina demonstrated expertise in several areas relevant to the PRO Housing initiative, including: (1) a region-wide planning effort encompassing nine counties; (2) engagement of public, private, non-profit, and university stakeholders, with Centralina facilitating several working groups and an active board; (3) process of building durable partnerships through the project, which continues during implementation – a key aspect of the Connect Beyond initiative as well; and (4) technical assistance to local governments to assist with competitive funding applications for EDA funding, which included workshops, webinars, and other convenings to support project and grant development.

4. The Centralina Clean Fuels Coalition is funded by an annual \$200,000 grant and corresponding cooperative agreement under the national Clean Cities initiative. It is a large-scale, multi-year, and ongoing transportation technology deployment program for the U.S. Department of Energy (DOE). This multi-partner collaborative includes private sector and university involvement. Begun in 1993 following the passing of EPACT in 1992, Clean Cities is a voluntary, grassroots-based program made up of local stakeholders that collaborate to invest in alternative fuels, vehicles, and emerging clean transportation technologies. Resulting projects seek to reduce petroleum dependence, lower emissions, and enhance economic competitiveness through resource pooling and executing projects that leverage significant partnerships and an ongoing exchange of lessons learned and best practices.

Centralina's role includes applying for, receiving, and maintaining designation as a regional Coalition affiliate. Centralina provides ongoing program management and coordination among public and private stakeholders, grant awareness, writing support and partnership, linking partners with shared interests, ensuring significant local area knowledge to represent regional opportunities and challenges, and providing significant communication, education, and outreach in an ever-evolving technical landscape.

Centralina staff expertise includes grant administration and management, technical understanding of local and global air quality realities, project management practices for successful large-scale vehicle and fuel projects deployment, creation of meaningful educational and outreach collateral, being actively sought out by fleet managers and

vendors as subject matter experts and significant training and understanding of Justice 40 components and implementation at the local level.

### ***Grant Application Authorship***

This application was drafted by a professional grant writer in a consulting capacity. Centralina's leadership initially met with the grant writer to describe the proposed project's vision and scope and provided background materials to inform descriptions of experience and capacity. Centralina leadership continued regular communication and check-in meetings as necessary with the grant writer to guide the proposal's development. The grant writer provided drafts of the proposal's narrative exhibits for review by leadership and staff who helped strengthen the proposal before approving its content for publication and submission as a grant application. The project vision and proposed deliverables developed during collaboration on the proposal drafting process provides a robust shared foundation for successfully managing project resources to achieve the desired goals.

### ***Civil Rights and Fair Housing***

As CDBG Administrator for Union County and Charlotte-Mecklenburg, Centralina is just as responsible for ensuring federal compliance with the Fair Housing Act and 24 CFR Part 570 as the grantees are. Centralina has served Charlotte-Mecklenburg in this role since 2010 and served as CDBG Administrator for Union County from 2016-2022.

As a consultant, Centralina has generated an Analysis of Impediments to Fair Housing for Union County for its participation in the Community Development Block Grant Entitlement Program. Centralina acting as the CDBG Entitlement Grant Administrator for Mecklenburg County works in partnership with the City of Charlotte to complete the joint Analysis of Impediments to Fair Housing document for the City and County.

Centralina provides direct Technical Assistance services to CDBG non entitlement communities that are eligible for State CDBG competitive grants through the Department of Commerce. These communities are typically rural areas and small towns with limited household incomes and reflect greater racial disparities. Centralina assists these communities to participate in the NC Commerce CDBG – Neighborhood Revitalization (NR) grant program that provides up to \$950,000 for 3 years to assist CDBG eligible household as identified by the locally formed Housing Sub Committee to benefit from critical home repairs, safety improvements and enhance quality of life measures. Current CDBG-NR applicant in process include: Town of Morven, Lilesville, Ansonville, Anson County and Stanly County.

### **Exhibit F: Leverage**

#### **Are you leveraging other funding or non-financial contributions?**

Centralina is in communication with potential partners who are considering committing resources as leverage for this project in the form of staff time. The final proposal to HUD will reflect the outcome of those ongoing discussions.

## **Exhibit G: Long-Term Effects**

### **What permanent, long-term effects will your proposal have? What outcomes do you expect?**

One important permanent, long-term effect anticipated from this proposed project is a self-sustaining affordable housing network built through collaboration. The network builds upon existing success and continues to remove barriers and obstacles to affordable housing throughout the region via scalable and replicable examples for others interested in expediting local implementation measures. The CHIC Approach incorporates non-profit partners into the network to assure affordability innovation is embedded into their business model via education, knowledge sharing, and capacity building measures.

Another permanent, long-term effect anticipated from this proposed project is increased equity throughout the region. Homeownership is one of the most important wealth-building tools in the United States, particularly for moderate-income households. The project makes big steps toward eliminating wealth building barriers to homeownership, either due to a lack of assets for down payment, or low incomes, or poor credit which can limit the ability to access mortgage financing. In addition, historic and ongoing discriminatory practices have limited access to homeownership for Black and other nonwhite households. Therefore, increasing access to homeownership is a critical tool to redress racial disparities in housing stability and wealth. Many renter households face barriers to access to homeownership, either due to a lack of assets for down payment, or low incomes, or poor credit which can limit their ability to access mortgage financing. In addition, historic and ongoing discriminatory practices have limited access to homeownership for Black and other nonwhite households. Therefore, increasing access to homeownership is a critical tool to redress racial disparities in housing stability and wealth.

The project also solves for equity by reducing displacement defined as forced or involuntary movement out of a home or neighborhood that serves as a barrier to aging in place and community well-being. Displacement can become gentrification as new public or private investment leads to substantial changes in the racial or economic composition of a neighborhood. As a result, communities can become disrupted and displaced households may face lower access to services and amenities, loss of social ties, reduced economic stability, and an overall decline in quality of life.

Another way project addresses equity is eliminating barriers to engagement and communication for affordable housing opportunities. The project will provide multilingual materials for engagement by contracting with translators and interpreters to make informational materials, communications, and announcements about engagement opportunities in multiple languages. The project also ensures the availability of interpretation services at engagement events where participants may have language barriers. The project promotes engagement at existing community meetings and places of gathering to provide updates about anti-displacement efforts and to hear community concerns.